

Home Affordable Modification

Learn how you may be able to make your mortgage payment more affordable.

Are you struggling to make your monthly mortgage payment, perhaps because your interest rate has increased or you now have less income? The Obama Administration's Making Home Affordable Program was created to help millions of homeowners refinance or modify their mortgage payments to a level that is affordable now as well as in the future. If you are looking for a way to make homeownership more affordable, the Home Affordable Modification may be able to help.

Eligibility

You may be eligible for a Home Affordable Modification if you:

- Own a 1- to 4-unit home that is your primary residence.
- Got your mortgage on or before January 1, 2009.
- Have a mortgage payment (including taxes, insurance, and homeowners association dues) that is more than 31 percent of your gross (pre-tax) monthly income.
- Owe less than or equal to \$729,750 on your first mortgage for a one unit property (there is a higher limit for two to four unit properties – consult your mortgage lender).

Take Action Today

If you think you may be among the millions of homeowners who are eligible for the Making Home Affordable Program, act now.

- For more information about the Making Home Affordable Program, visit www.MakingHomeAffordable.gov.
- Contact your mortgage lender – the company to which you send your monthly mortgage payment – to determine if you qualify.
- To speak with a housing counselor:

Call the Homeowner's Hope™ Hotline at 1-888-995-HOPE (4673). (Available 24/7 in English and Spanish. Other languages by appointment.)

Find a HUD-approved housing counselor at www.hud.gov.

These services are free!

- If you are scheduled for foreclosure, contact your mortgage lender or a housing counselor immediately. Your mortgage lender may postpone the foreclosure while your loan is evaluated.

Beware of Foreclosure Rescue Scams

- Assistance from a HUD-approved housing counselor is FREE. Beware of anyone who asks you to pay a fee in exchange for counseling or a loan modification.
- Beware of people who pressure you to sign papers immediately.
- Do not sign your deed over to anyone unless you are working directly with your mortgage lender to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage lender without their approval.



MAKING HOME AFFORDABLE.gov

Visit www.MakingHomeAffordable.gov or call 1-888-995-HOPE (4673)

房貸可負擔貸款調整 (Home Affordable Modification)

瞭解如何可使房貸付款的負擔變輕。

您是否身陷每月想方設法以支付房貸的困境？或許是因為您的利率上升，或您目前的收入減少？歐巴馬政府的「房貸可負擔計劃」(Making Home Affordable Program) 正是為了協助數百萬名屋主重新貸款，或將其目前及未來的房貸付款調整至可負擔的程度而擬訂。若您想要讓供房的負擔變輕，「房貸可負擔貸款調整」(Home Affordable Modification) 也許可助您一臂之力。

資格

若您具備下列條件，您即可能符合「房貸可負擔貸款調整」(Home Affordable Modification) 的資格：

- 擁有 1 到 4 單位的房屋作為主要住所。
- 在 2009 年 1 月 1 日時或之前開始有房貸。
- 房貸付款金額 (包括稅金、保險及屋主協會費用) 超過每月總 (稅前) 所得的 31%。
- 一單位房產的首次貸款欠款低於或等於 \$729,750 (2 到 4 單位的房屋的上限數額會更高 – 請向您的房貸貸款機構洽詢)。

立即採取行動

若您認為自己是符合「房貸可負擔計劃」(Making Home Affordable Program) 資格的數百萬名屋主之一，請立即採取行動。

- 如需有關「房貸可負擔計劃」(Making Home Affordable Program) 的詳細資訊，請造訪 www.MakingHomeAffordable.gov。
- 與您的房貸貸款機構 (您繳交每月房貸付款的公司) 聯繫，以判斷您是否符合資格。
- 若要與房產顧問洽談：

請致電 Homeowner's Hope™ 專線 1-888-995-HOPE (4673)。(24小時無休提供英文及西班牙文服務。經預約可提供其他語言服務。)

到 www.hud.gov 尋找經 HUD 認可的房產顧問。

這些服務都是免費的！

- 若您的房屋已要被強制拍賣，請立即聯絡您的房貸貸款機構或房產顧問。在您的貸款被評估的期間，您的房貸貸款機構可能會延後拍賣房屋的時間。

警惕房屋拍賣營救詐騙行為

- 獲 HUD 認可之房產顧問所提供的協助，是完全免費的。若有任何人要求您支付諮詢或貸款調整的費用，請務必小心。
- 若有人催促您立即簽署文件，請務必小心。
- 除非您是直接與房貸貸款機構商談豁免債務事宜，否則請勿向任何人轉讓您的產權。
- 除非經過房貸貸款機構的核准，否則切勿將房貸付款支付給除房貸貸款機構之外的任何人。



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